Prepared by: Morris & Associates 2309 Oliver Road Monroe, Louisiana 71201 Telephone: 318-330-9020

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Return To: Morris & Associates 2309 Oliver Road Monroe, Louisiana 71201 Telephone: 318-330-9020

Emily Kaye Courteau Bar# 100570

SUBSTITUTION OF TRUSTEE

Lot 93, Phase 2, Alexander Crossing S/D, Section 27, T1S, R6W, Plat Book 87, Pages 8-9, DeSoto Co., MS.

STATE OF MISSISSIPPI COUNTY OF DeSoto

Grantor:

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as Successor Trustee to JPMorgan Chase Bank N.A. as Trustee for RAMP 2006RZ4 1100 Virginia Drive MC: 190FTWD05 Ft. Washington, PA 19034 1-800-766-4622

Grantee:

Emily Kaye Courteau 2309 Oliver Road Monroe LA 71201 318-330-9020

WHEREAS, on the 28th day of June, 2006 and acknowledged on the 28th day of June, 2006, Ennis T. Mayberry and Noemi E Villalta, Joint Tenants executed a Deed of Trust to David A. Neal, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2,508 at Page 54; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee s Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this in authorized officers on this day of day of	estrument to be executed by its duly
The Bank of New York Mellon Trust Company, National Ass Company, N.A. as Successor Trustee to JPMorgan Chase Bar	sociation fka The Bank of New York Trust nk N.A. as Trustee for RAMP 2006RZ4
BY: Kristine Wilson	
Limited Signing Officer	
STATE OF ROME LUBBY OF COUNTY OF COU	
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, known personally to me to be the months Signing Officer of the within named The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as Successor Trustee to JPMorgan	
Chase Bank N.A. as Trustee for RAMP 2006RZ4 and that foregoing instrument on the day and year therein mentioned for own act and deed for the purposes therein mentioned, having	(s) he executed and delivered the within and for and on behalf of said corporation, and as its
WITNESS my signature and official seal on this, the dede	ay of October, 2010
	NOTARY PUBLIC TO
MY COMMISSION EXPIRES:	
	COMMONWEALTH OF PENNSYLVANIA Notatial Seal
	Mary Lynch, Notary Public
	My Commission Expires Nov. 3, 2010 Member, Pennsylvania Association of Notaries